

FIG. 1

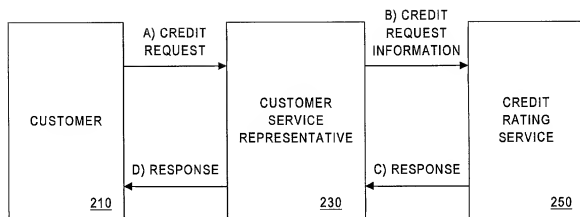


FIG. 2

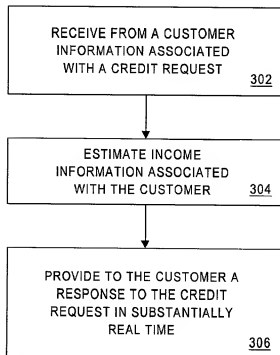


FIG. 3

10026101.122101

400

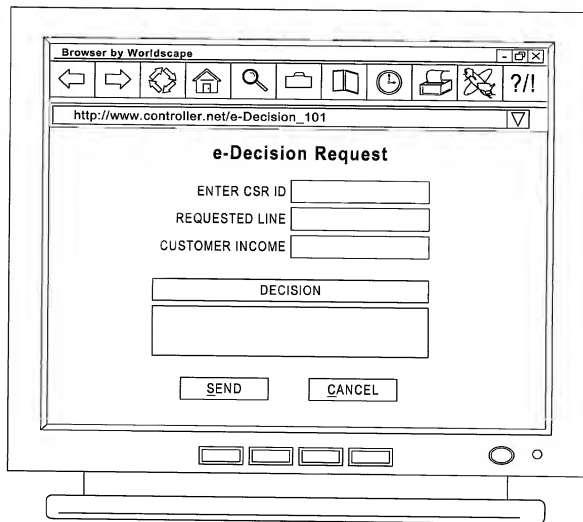


FIG. 4

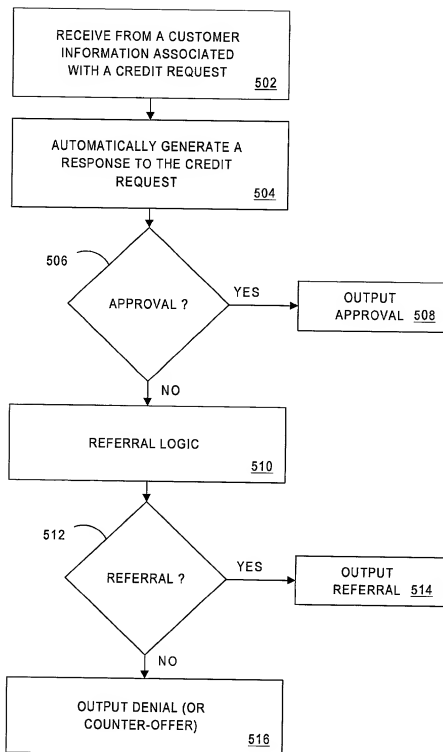


FIG. 5

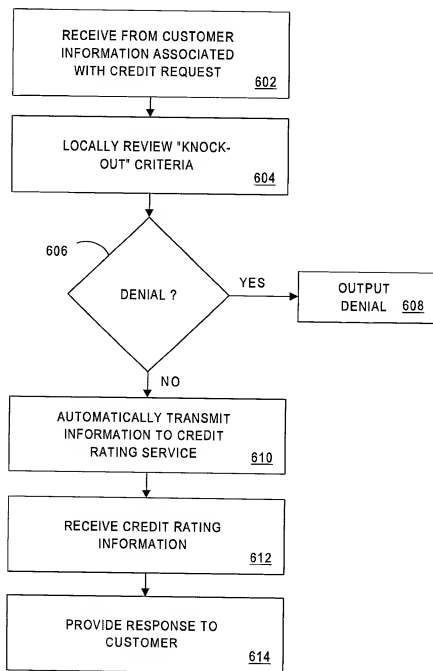


FIG. 6

10026101.122101

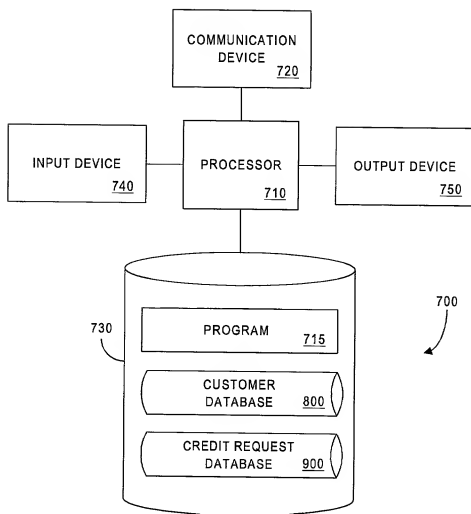


FIG. 7

800



CREDIT CARD ACCOUNT IDENTIFIER 802	CUSTOMER NAME 804	CREDIT LIMIT 806	CURRENT BALANCE 808	DELINQUENT 810
1111-1111-1111-1111	JANE SMITH	\$10,000	\$6,950.25	NO
1111-2222-3333-4444	ROBERT GREENE	\$2,500	\$2,250.00	YES
1234-1234-1234-1234	ALICE JONES	\$150,000	\$125,800.50	YES

FIG. 8

900



<u>902</u> REQUEST IDENTIFIER	<u>904</u> CREDIT CARD ACCOUNT IDENTIFIER	<u>906</u> REQUESTED CREDIT LIMIT	<u>908</u> PRODUCT CATEGORY	<u>910</u> CREDIT GRADE	<u>912</u> RESPONSE	<u>914</u> REFERRAL
R101	1111-1111-1111-1111	\$12,000	LAWN MOWER	6	APPROVAL	N/A
R102	1111-2222-3333-4444	\$5,000	TRAVEL	1	DENIAL	NO
R103	1234-1234-1234-1234	\$160,000	HOME IMPROVEMENT	12	DENIAL	YES

FIG. 9

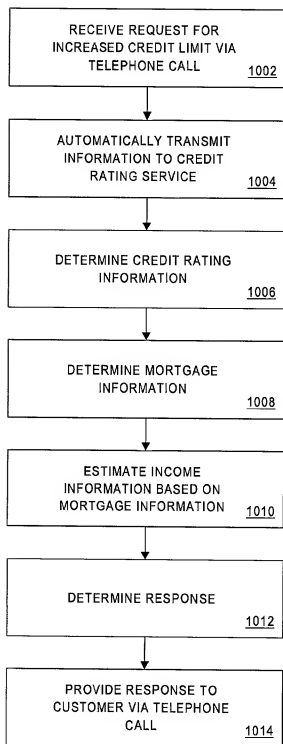


FIG. 10